

ECONOMICAL

Fire Ins. Co. of Berlin, Ont.

Cash and Mutual Systems.

Total Net Assets.....\$ 300,089 52
Amount of Risk.....15,307,774 12
Government Deposit.....36,300 00

JOHN FENNELL, President.
GEO. LANG, Vice-President. HUGO KRANZ, Manager

The Canada Accident Assurance Co.

Head Office, MONTREAL.

A Canadian Company for Canadian Business.
ACCIDENT and PLATE GLASS.

Surplus 50% of Paid-up Capital above all liabilities
—Including Capital Stock.

T. H. HUDSON, R. WILSON SMITH,
Manager. President
Toronto Agts.—Medland & Jones, Mail Bldg.

The Dominion of Canada Guarantee & Accident Ins. Co., Toronto, Ont.

BONDS for the fidelity of employees.
COMPENSATION for accidental injuries.
INSURANCE against sickness.

GEO. GOODERHAM, J. E. ROBERTS,
President. Gen Manager

Manchester Fire Assurance Co.

(ESTABLISHED 1834.)

Assets over . . . \$13,000,000

Head Office—MANCHESTER, ENG.

WILLIAM LEWIS, Manager and Secretary.
T. D. RICHARDSON, Ass't Manager

Canadian Branch Head Office—TORONTO.

JAS. BOOMER, Manager.

City Agents—GEO. JAFFRAY,
J. M. BRIGGS,
JOSEPH LAWSON.

The Dominion Life Assurance Co.

Head Office, WATERLOO, ONT.

Progress in 1900

The 20th Century finds this Company in a splendid position. Security, solidity, progress and equity are our watchwords. We have increased our Subscribed Capital from \$257,600 to \$400,000.

We have increased our Paid-up Capital from \$64,000 to \$100,000.

We have placed all our old business on a 4 per cent. Reserve Standard—higher than Government requirements.

We have increased our Surplus over all liabilities from \$21,210 to \$35,852.

We have increased our Assets from \$416,897 to \$539,266.

All forms of regular sound life and endowment assurance are issued.

See an of our Agents or write Head Office for particulars.

Queen City Fire Ins. Co.

ESTABLISHED 1871.

Hand-in-Hand Ins. Co.

FOUNDED 1873.

Fire and Plate Glass

Millers' & Man'rs' Ins. Co.

ESTABLISHED 1885.

The Fire Ins. Exchange Corp'n

INCORPORATED 1886.

Special rates on all risks that come up to our standard.

Head Offices—Queen City Chambers, Toronto
SCOTT & WALMSLEY,
Underwriters

this score. Quite a few visitors have been noticed in the wholesale warehouses this week, being principally leading retailers from the larger towns, east and west, who are looking for jobs usually to be picked up before the June stock-taking. With regard to values, nothing new is reported.

GROCERIES.—Fuller reports, now to hand, with regard to the opening of the market for new crop teas, in Japan, indicate that the higher grades are a shade lower, and the medium and common grades about equal, or a shade higher in price than last year. The crop is about equal to that of last year; the leaf is said to show rather better style, with cup quality about the same as last crop. The local sugar market is without any recent change, and refinery quotation for standard granulated is \$4.60, yellows ranging from \$3.75 to \$4.40. It is said that some 3,000 barrels of American granulated were brought into Canada last week, though it is hard to see how they can be sold at a profit, considering New York and local prices. Canned goods still rule quiet, though some cutting is reported by a large house; most holders seem inclined to be firm on prices. Starch has been advanced 1/2c. a lb. on all graders.

HIDES.—Business on the whole is of just moderate character. Beef hides are offering in comparatively small number, and have not altered in value locally. Receipts of calfskins are not quite so large as they were. We quote dealers as paying for No. 1, beef hides, 6 1/2c. per lb.; calfskins, 10 and 8c.; lambskins, 10c., and sheepskins, 90c. each.

LEATHER.—Business is quiet, and expected to continue so for several weeks, as it is a 'tween season time in the boot and shoe trade, and most of the larger houses in the latter line are preparing for stock-taking. Values generally are steadily held. We quote: Spanish sole, B.A., No. 1, 24 1/2 to 25 1/2c.; No. 2, B.A., 23 1/2 to 24c.; No. 3, B.A., 22c.; No. 1, ordinary, Spanish, 24c.; No. 2, 22 1/2 to 23c.; No. 1 slaughter, 27 to 28c.; No. 2, ditto, 25c.; common, 22 to 24c.; Union crop, 29 to 30c.; waxed upper, light and medium, 30 to 35c.; ditto, heavy, 27 to 30c.; grained, 32 to 35c.; Scotch grained, 30 to 35c.; Western splits, 18 to 22c.; Quebec, ditto, 15 to 17c.; juniors, 15 to 17c.; calf-splits, 30 to 35c.; imitation French calfskins, 60 to 70c.; colored calf, American, 25 to 26c.; Canadian, 20 to 22c.; colored pebble cow, 13 to 15c.; russet sheepskins linings, 30 to 40c.; colored sheepskins, 6 1/2 to 7 1/2c.; black, ditto, 6 to 6 1/2c.; black Indias, 7 to 8c.; harness, 31 to 33c.; buffed cow, 12 to 14c.; extra heavy buff, 15c.; pebble cow, 11 to 13c.; glove-grain, 11 to 12c.; russet and bridle, 35 to 45c.

METALS AND HARDWARE.—Wholesale men in these lines profess themselves well satisfied with the volume of business being done. In values there are no very important changes. Summerlee pig iron is being offered at rather lower figures, from \$19.75 to \$21 being quoted, ex-wharf; domestic brands continue at \$18.50 to \$19.50, net terms. Canadian bars continue firm at \$1.70 to \$1.75, with the usual advance for hoops and bands. Ingot tin is a shade stronger, but hardly quotably so; lead is thought to have about touched bottom, but quotation remains at \$3.55 to \$3.60. Canada plates can be bought at \$2.45 in fair-sized lots, but tinplates are reported advanced by various makers in England from 1 1/2d. to sixpence a box; galvanized sheets are also firmer. Black sheets, 28 gauge, are quoted at \$2.75. Iron pipe is now quoted at \$4.45 for inch.

OILS, PAINTS AND GLASS.—The stiffness in linseed oil, referred to last week, took the shape of a marked advance im-

STRONGER THAN THE BANK OF ENGLAND

The Mutual Life Insurance Co. of New York

RICHARD A. MCCURDY, President

The capital of the four great banks of the world is:

Bank of England\$ 86,047,935
Bank of France 36,500,000
Imperial Bank, Germany..... 28,560,000
Bank of Russia 25,714,920

Total\$176,822,855

Held in trust for Policy-holders by the Mutual Life, Jan. 1, 1901:

\$325,753,152.51

Total Assets in Canada including deposit as required by law:

\$5,387,964.76

OO

The Mutual Life is the largest, strongest Life Insurance Company in the world.

Income, 1900:

\$80,582,902.31

Paid Policy-holders:

\$26,361,863.83

Insurance and annuities in force:

\$1,141,497,888.02

OO

For full particulars regarding any form of policy apply to

THOMAS MERRITT, Mgr.

31-33 Canadian Bank of Commerce Building, Toronto, Ont.

WATERLOO MUTUAL FIRE INS. CO.

ESTABLISHED IN 1863.

HEAD OFFICE, WATERLOO, ONT.

Total Assets 31st Dec., 1899\$349,734 71

Policies in Force in Western Ontario over 18 000 00

GEORGE RANDALL,
President.

JOHN SHUH,
Vice-President.

FRANK HAIGHT,
Manager.

JOHN KILLER
Inspector

62nd YEAR

THE "GORE"

FIRE INSURANCE CO.

Head Office, GALT, ONT.

Total Losses Paid.....\$1,932,419 89

Total Assets 407,233 07

Cash and Cash Assets ... 230,360 27

Both Cash and Mutual Plans

PRESIDENT, HON. JAMES YOUNG
VICE-PRESIDENT, A. WARNOCK, Esq.

Manager, R. S. STRONG, Galt.

OF INTEREST

Every man investing in a Life Policy and every Life insurance Agent should read the statement of

Interest Earnings of Life Insurance Companies

published by INSURANCE AND FINANCE CHRONICLE of Montreal, of date December 21st, 1900. Reference to that statement will satisfy both buyer and seller that it pays best to do life insurance business with and for

The Great-West Life Assurance Co.

According to that statement the average rate of interest earned in 1899 was

By Canadian Companies, 4.52 per cent.

By British Companies, 3.92 per cent.

By American Companies, 4.69 per cent.

While The Great-West Life earned 6.50 per cent.

A few openings in good districts for good agents. Address Head Office, Winnipeg, or Branch Office in Toronto, Montreal, St. John, N.B., Vancouver, B.C. or Victoria, B.C.